

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

In re:	§	
	§	
WEBSTER, WILLIAM HAROLD	§	Case No. 11-41748 BTR
WEBSTER, BETTY	§	
	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 13 of the United States Bankruptcy Code was filed on 06/03/2011 . The case was converted to one under Chapter 7 on 03/25/2013 . The undersigned trustee was appointed on 03/25/2013 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$ 7,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	265.98
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 7,234.02

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/28/2013 and the deadline for filing governmental claims was 11/26/2013 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,500.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,500.00 , for a total compensation of \$ 1,500.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 183.89 , for total expenses of \$ 183.89 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/17/2016 By: /s/Michelle H. Chow, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1

Exhibit A

Case No: 11-41748 BTR Judge: BRENDA T. RHOADES
Case Name: WEBSTER, WILLIAM HAROLD
WEBSTER, BETTY
For Period Ending: 02/17/16

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 03/25/13 (c)
341(a) Meeting Date: 04/26/13
Claims Bar Date: 08/28/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. RESIDENCE 2096 E. 2850 N. Logan, UT	275,000.00	0.00		0.00	FA
2. HOUSEHOLD GOODS Itemized household goods on amended schedule C 05/16/12 #59	3,950.00	0.00		0.00	FA
3. OTHER MISCELLANEOUS Other misc.	1,000.00	0.00		0.00	FA
4. TOOLS	1,000.00	0.00		0.00	FA
5. BOOKS/COLLECTIBLES	500.00	0.00		0.00	FA
6. WEARING APPAREL Husband and wife clothing	1,000.00	0.00		0.00	FA
7. ANIMALS Cats (2)	5.00	0.00		0.00	FA
8. VEHICLES 2006 Ford F-350 FMV \$15,000 Lien of \$2,500 2007 Toyota Solara FMV \$6,000 Lien of \$2,500 Vehicles to be administered via buyback from debtors. Having to use UTAH exemptions, there is equity above allowed exemptions of \$2,500.00 Debtors wish to retain vehicles and will pay the bankruptcy estate a fair settlement for the vehicles of \$7,500 total. Terms are for payments of \$416.67 for 18 months. Debtors made timely payments and completed payment plan.	21,000.00	7,500.00		7,500.00	FA

	Gross Value of Remaining Assets		\$0.00	
TOTALS (Excluding Unknown Values)	\$303,455.00	\$7,500.00	\$7,500.00	
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date TFR submitted to UST: 02/17/16: The asset administed was the buyback payment plan for the nonexempt portion

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2

Case No: 11-41748 BTR Judge: BRENDA T. RHOADES
Case Name: WEBSTER, WILLIAM HAROLD
WEBSTER, BETTY

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 03/25/13 (c)
341(a) Meeting Date: 04/26/13
Claims Bar Date: 08/28/13

Exhibit A

of the Debtors' vehicles. Due to the Debtors' residency periods, they must use Utah exemptions and therefore a portion of the vehicles could not be exempted. Their agreement was to buy back the vehicles for a total of \$7,500 in installment payments. By the beginning of the second quarter 2015, the Debtors made their final installment payments. Claims objections were filed; Orders granted, and now the TFR/NFR are filed.

Initial Projected Date of Final Report (TFR): 12/31/17 Current Projected Date of Final Report (TFR): 12/31/17

/s/ Michelle H. Chow, Trustee

MICHELLE H. CHOW, TRUSTEE Date: 02/17/16

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Case No: 11-41748 -BTR
Case Name: WEBSTER, WILLIAM HAROLD
WEBSTER, BETTY
Taxpayer ID No: *****8694
For Period Ending: 02/17/16

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0959 Checking Account

Exhibit B

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/20/13	8	Webster Roofing, Inc. 1232 Taylor Lane Lewisville, TX 75077	BALANCE FORWARD MONTHLY SETTLEMENT PAYMENT	1129-000	416.67		0.00 416.67
09/20/13	8	Webster Roofing, LLC 1232 Taylor Lane Lewisville, TX 75077	MONTHLY SETTLEMENT PAYMENT	1129-000	416.67		833.34
11/08/13	8	Webster Roofing, LLC 1232 Taylor Lane Lewisville, Texas 75077	Monthly settlement payment	1129-000	416.67		1,250.01
11/29/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,240.01
12/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,230.01
01/17/14	8	Webster Roofing, LLC 1232 Taylor Lane Lewisville, TX 75077	Monthly settlement payment	1129-000	416.67		1,646.68
01/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	1,636.68
02/20/14	8	Webster Roofing, LLC 1232 Taylor Lane Lewisville, TX 75077	MONTHLY SETTLEMENT PAYMENT	1129-000	416.67		2,053.35
02/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,043.35
03/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,033.35
04/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,023.35
05/02/14	8	Webster Roofing, LLC 1232 Taylor Lane Lewisville, TX 75077	monthly settlement	1129-000	416.67		2,440.02
05/21/14	8	Webster Roofing 1314 San Antonio Ln Lewisville, TX 75077	monthly settlement payment	1129-000	416.67		2,856.69
05/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	2,846.69
06/24/14	8	Webster Roofing 1314 San Antone Ln Lewisville, TX 75077	Monthly settlement payment	1129-000	416.67		3,263.36

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Case No: 11-41748 -BTR
Case Name: WEBSTER, WILLIAM HAROLD
WEBSTER, BETTY
Taxpayer ID No: *****8694
For Period Ending: 02/17/16

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0959 Checking Account

Exhibit B

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	3,253.36
07/09/14	8	Webster Roofing 1314 San Antone Ln Lewisville, TX 75077	Monthly settlment	1129-000	416.67		3,670.03
07/22/14	8	Webster Roofing 1314 San Antone Lane Lewisville, TX 75077	monthly settlement	1129-000	416.67		4,086.70
07/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,076.70
08/19/14	8	Webster Roofing 1314 San Antone Lane Lewisville, TX 75077	Monthly settlement amount	1129-000	416.67		4,493.37
08/29/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,483.37
09/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	4,473.37
10/06/14	8	Webster Roofing 1314 San Antoine Lane Lewisville, TX 75077	MONTHLY SETTLEMENT PAYMENT	1129-000	416.67		4,890.04
10/24/14	8	Webster Roofing 1314 San Antone Lane Lewisville, TX 75077	MONTHLY SETTLEMENT PAYMENT	1129-000	416.67		5,306.71
10/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	5,296.71
11/19/14	8	Webster Roofing 1314 San Antone Lane Lewisville, TX 75077	monthly settlement	1129-000	416.67		5,713.38
11/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	5,703.38
12/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	5,693.38
01/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	5,683.38
02/18/15	8	Webster Roofing 1314 San Antone Lane Lewisville, TX 75077	MONTHLY SETTLEMENT PAYMENTS	1129-000	833.34		6,516.72
02/27/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,506.72
03/30/15	8	Webster Roofing 1314 San Antone Lane	monthly settlement	1129-000	833.28		7,340.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3

Case No: 11-41748 -BTR
Case Name: WEBSTER, WILLIAM HAROLD
WEBSTER, BETTY
Taxpayer ID No: *****8694
For Period Ending: 02/17/16

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0959 Checking Account
Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/31/15		Lewisville, TX 75077	BANK SERVICE FEE	2600-000		10.00	7,330.00
04/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.49	7,319.51
05/29/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.87	7,308.64
06/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.51	7,298.13
07/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.84	7,287.29
08/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.83	7,276.46
09/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.46	7,266.00
10/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.79	7,255.21
11/30/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.43	7,244.78
12/31/15		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.76	7,234.02

COLUMN TOTALS	7,500.00	265.98	7,234.02
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	7,500.00	265.98	
Less: Payments to Debtors		0.00	
Net	7,500.00	265.98	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account - *****0959	7,500.00	265.98	7,234.02
	-----	-----	-----
	7,500.00	265.98	7,234.02
	=====	=====	=====
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

/s/ Michelle H. Chow, Trustee

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4

Case No: 11-41748 -BTR
 Case Name: WEBSTER, WILLIAM HAROLD
 WEBSTER, BETTY
 Taxpayer ID No: *****8694
 For Period Ending: 02/17/16

Trustee Name: Michelle H. Chow, Trustee
 Bank Name: BANK OF KANSAS CITY
 Account Number / CD #: *****0959 Checking Account
 Blanket Bond (per case limit): \$ 300,000.00
 Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Trustee's Signature: _____ Date: 02/17/16
 MICHELLE H. CHOW, TRUSTEE

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: February 17, 2016

Case Number: 11-41748

Claim Number Sequence

Debtor Name: WEBSTER, WILLIAM HAROLD

Joint Debtor: WEBSTER, BETTY

Claims Bar Date: 08/28/13

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 7100-00	DISCOVER BANK DB SERVICING CORPORATION PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured x7523	Filed 06/09/11	\$9,035.00	\$9,805.51	\$9,805.51
000002 070 7100-00	CAPITAL ONE,N.A C/O CREDITORS BANKRUPTCY SERVICE P O BOX 740933 DALLAS,TX 75374	Unsecured x3600 Kohl's balance 6/3/11	Filed 07/06/11	\$436.00	\$557.09	\$557.09
000003 070 7100-00	PRA Receivables Management LLC, AGENT PORTFOLIO RECOVERY ASSOCIATES, LLC POB 41067 NORFOLK VA 23541	Unsecured Chase	Filed 07/13/11	\$4,472.00	\$4,759.30	\$4,759.30
000004A 030 5800-00	INTERNAL REVENUE SERVICE P O BOX 7346 PHILADELPHIA PA 19101-7346	Priority A Portion of IRS Claim	Filed 08/08/11	\$0.00	\$50,705.00	\$50,705.00
000004B 040 5800-00	INTERNAL REVENUE SERVICE P O BOX 7346 PHILADELPHIA PA 19101-7346	Priority B Portion of Claim	Filed 08/08/11	\$0.00	\$4,473.88	\$4,473.88
000004C 070 7100-00	INTERNAL REVENUE SERVICE P O BOX 7346 PHILADELPHIA PA 19101-7346	Unsecured	Filed 08/08/11	\$0.00	\$37,323.53	\$37,323.53
000005 070 7100-00	WORLD FINANCIAL NETWORK NATIONAL BANK QUANTUM3 GROUP LLC PO BOX 788 KIRKLAND, WA 98083-0788	Unsecured (5-1) UNSECURED DEBT x3251 "The Buckle"	Filed 08/18/11	\$50.00	\$183.84	\$183.84
000006 070 7100-00	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 41067 NORFOLK VA 23541	Unsecured Sam's Club x3109	Filed 08/23/11	\$165.00	\$305.66	\$305.66
000007 070 7100-00	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 41067 NORFOLK VA 23541	Unsecured JCPenny x4897	Filed 09/03/11	\$150.00	\$427.21	\$427.21
000008 070 7100-00	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 41067 NORFOLK VA 23541	Unsecured x6395 "THD" Citibank	Filed 09/22/11	\$41,199.00	\$13,790.00	\$13,790.00
000009 050 4110-00	JPMORGAN CHASE BANK, N.A. SUCCESSOR BY MERGER TO C MAIL CODE LA4-5555 700 KANSAS LANE MONROE LA 71203	Secured (9-1) ARREARS-\$20759.87 (9-2) ARREARS \$0.00 Order 10/02/15 #104 Disallowed in entirety	Filed 02/11/13	\$259,000.00	\$266,670.75	\$0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: February 17, 2016

Case Number: 11-41748

Claim Number Sequence

Debtor Name: WEBSTER, WILLIAM HAROLD

Joint Debtor: WEBSTER, BETTY

Claims Bar Date: 08/28/13

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000010 050 4110-00	ZIONS FIRST NATIONAL BANK LEGEL SERVICES, UT ZB11 0877 PO BOX 30709 SALT LAKE CITY, UT 84130	Secured	Filed 10/07/11 Order 10/02/15 #102 Disallowed as secured claim No prejudice if they amend for unsecured deficiency balance.	\$108,000.00	\$111,167.88	\$0.00
000011 050 4110-00	BANK OF AMERICA, N.A. 400 COUNTRYWIDE WAY MAIL STOP SV-46 SIMI VALLEY, CA 93065	Secured	Filed 10/12/11 (11-1) ARREARS 23301.11 Order 10/02/15 #103 Disallow as secured claim No prejudice if amend as unsecured deficiency balance.	\$175,000.00	\$193,738.71	\$0.00
000012 070 7100-00	FIA CARD SERVICES, N.A. P O BOX 982284 EL PASO, TX 79998-2238	Unsecured	Filed 06/25/13 x2399 x1748	\$0.00	\$10,227.04	\$10,227.04
000013 070 7100-00	CAPITAL ONE, N.A. C O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Unsecured	Filed 08/20/13 (13-1) CREDIT CARD DEBT x3600 Kohl's	\$0.00	\$546.86	\$546.86
Case Totals:				\$597,507.00	\$704,682.26	\$133,104.92

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-41748 BTR

Case Name: WEBSTER, WILLIAM HAROLD

WEBSTER, BETTY

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$ 7,234.02

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$ 1,500.00	\$ 0.00	\$ 1,500.00
Trustee Expenses: Michelle H. Chow, Trustee	\$ 183.89	\$ 0.00	\$ 183.89

Total to be paid for chapter 7 administrative expenses \$ 1,683.89

Remaining Balance \$ 5,550.13

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 55,178.88 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000004A	INTERNAL REVENUE SERVICE	\$ 50,705.00	\$ 0.00	\$ 5,550.13
000004B	INTERNAL REVENUE SERVICE	\$ 4,473.88	\$ 0.00	\$ 0.00

Total to be paid to priority creditors \$ 5,550.13

Remaining Balance \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 77,926.04 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	DISCOVER BANK	\$ 9,805.51	\$ 0.00	\$ 0.00
000002	CAPITAL ONE,N.A	\$ 557.09	\$ 0.00	\$ 0.00
000003	PRA Receivables Management LLC, AGENT	\$ 4,759.30	\$ 0.00	\$ 0.00
000004C	INTERNAL REVENUE SERVICE	\$ 37,323.53	\$ 0.00	\$ 0.00
000005	WORLD FINANCIAL NETWORK NATIONAL BANK	\$ 183.84	\$ 0.00	\$ 0.00
000006	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 305.66	\$ 0.00	\$ 0.00
000007	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 427.21	\$ 0.00	\$ 0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000008	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 13,790.00	\$ 0.00	\$ 0.00
000012	FIA CARD SERVICES, N.A.	\$ 10,227.04	\$ 0.00	\$ 0.00
000013	CAPITAL ONE, N.A.	\$ 546.86	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE